

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Stephen Marc Troy  
Debtor

Case No. 23-00180-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1  
Date Rcvd: Jan 30, 2023

User: AutoDocke  
Form ID: 309I

Page 1 of 3  
Total Noticed: 43

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 01, 2023:**

Recip ID	Recipient Name and Address
db	+ Stephen Marc Troy, 15 N Middlesex Road, Carlisle, PA 17013-1628
5518561	+ ALISON TROY, 15 N MIDDLESEX ROAD, CARLISLE, PA 17013-1628
5518562	ALLY FINANCIAL INC, ATT CEO JEFFREY J BROWN, ALLY DETROIT CENTER, DETROIT, MI 48226
5518563	+ ALMEDIN MESIC OWNER, MESIC SERVICES, 912 HARRISBURG PIKE, CARLISLE, PA 17013-1540
5518566	+ CAPITAL ADVANCE SERVICES LLC, REGISTERED AGENT, 187 WOLF ROAD, STE 101, ALBANY, NY 12205-1138
5518568	CB/WMESTGATE, BANKRUPTCY NOTICES, PO BOX 182125, COLUMBUS, OH 43218-2125
5518569	CFG MERCHANT SOLUTIONS LLC, 201 NJ-17 #805, RUTHERFORD, NJ 07070
5518571	COMMONWEALTH OF PA, DEPARTMENT OF REVENUE, BUREAU OF INDIVIDUAL TAXES, DEPT 280432, HARRISBURG, PA 17128-0432
5518573	+ CORPORATION SERVICE COMPANY, 801 ADLAI STEVENSON DRIVE, SPRINGFIELD, IL 62703-4261
5518575	CUMBERLAND COUNTY TAX BUREAU, 21 WATERFORD DRIVE, STE 201, MECHANICSBURG, PA 17050-8268
5518576	++ DELMARVA POWER & LIGHT COMPANY, 500 N WAKEFIELD DRIVE 92DC42, LEGAL DEPT 92DC42, NEWARK DE 19702-5440 address filed with court., DELMARVA POWER, PO BOX 231, WILMINGTON, DE 19899-0231
5518580	+ IRWIN FUNDING LLC, 25 MAIN STREET, STE 11, EDISON, NJ 08837-3448
5518583	+ LETORT WAREHOUSES INC, 405 N EAST STREET, CARLISLE, PA 17013-2000
5518582	+ LETORT WAREHOUSES INC, 405 NORTH EAST STREET, CARLISLE, PA 17013-2000
5518586	+ MESIC SERVICES, 912 HARRISBURG PIKE, CARLISLE, PA 17013-1540
5518587	+ MIDDLESEX TWP MUNICIPAL AUTHORITY, 350 N MIDDLESEX RD #2, CARLISLE, PA 17013-8422
5518589	+ PDM CAPITAL LLC, 39 BROADWAY 1908, NEW YORK, NY 10006-3003
5518595	+ TRICIA D NAYLOR ESQUIRE, BARIC & SCHERER LLC, 19 W SOUTH STREET, CARLISLE, PA 17013-3445

TOTAL: 18

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: karagendron@gmail.com	Jan 30 2023 18:43:00	Kara Katherine Gendron, Mott & Gendron Law, 125 State Street, Harrisburg, PA 17101
tr	Email/Text: info@pamd13trustee.com	Jan 30 2023 18:43:00	Jack N Zaharopoulos, Standing Chapter 13, (Trustee), 8125 Adams Drive, Suite A, Hummelstown, PA 17036
ust	+ Email/Text: USTPRegion03.HA.ECF@USDOJ.GOV	Jan 30 2023 18:43:00	United States Trustee, 228 Walnut Street, Suite 1190, Harrisburg, PA 17101-1722
cr	+ EDI: RECOVERYCORP.COM	Jan 30 2023 23:49:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5518564	Email/PDF: bncnotices@becket-lee.com	Jan 30 2023 18:56:59	AMEX, PO BOX 297871, FORT LAUDERDALE, FL 33329-7871
5518565	+ EDI: CITICORP.COM	Jan 30 2023 23:49:00	BBY/CBNA, PO BOX 6497, SIOUX FALLS, SD 57117-6497
5518567	EDI: CAPITALONE.COM	Jan 30 2023 23:49:00	CAPITAL ONE (BANKRUPTCY NOTIFICATION) (p, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
5518570	EDI: PENNDEPTREV	Jan 30 2023 23:49:00	COMM OF PA DEPT OF REVENUE, BUREAU

			OF COMPLIANCE, PO BOX 280946, HARRISBURG, PA 17128-0946
5518570	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 30 2023 18:43:00	COMM OF PA DEPT OF REVENUE, BUREAU OF COMPLIANCE, PO BOX 280946, HARRISBURG, PA 17128-0946
5518572	EDI: PENNDEPTREV	Jan 30 2023 23:49:00	COMMONWEALTH OF PA, DEPT OF REV, BUREAU OF COMPLIANCE, PO BOX 280946, HARRISBURG, PA 17128-0946
5518572	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 30 2023 18:43:00	COMMONWEALTH OF PA, DEPT OF REV, BUREAU OF COMPLIANCE, PO BOX 280946, HARRISBURG, PA 17128-0946
5518574	Email/Text: ebnotifications@creditacceptance.com	Jan 30 2023 18:43:00	CREDIT ACCEPTANCE, 25505 W 12 MILE ROAD, STE 3000, SOUTHFIELD, MI 48034-8331
5518596	Email/Text: ra-li-occ-esbkpt-hbg@pa.gov	Jan 30 2023 18:43:00	UNEMP COMP OVERPAYMENT MATTERS, DEPT OF L&I - OFFICE OF CHIEF COUNSEL, 651 BOAS STREET 10TH FLOOR, HARRISBURG, PA 17121
5518577	+ Email/Text: NissanBKNotices@nationalbankruptcy.com	Jan 30 2023 18:43:00	INFINITI FIN, PO BOX 660366, DALLAS, TX 75266-0366
5518578	EDI: IRS.COM	Jan 30 2023 23:49:00	INTERNAL REVENUE SERVICE - CIO, PO BOX 7346, PHILADELPHIA, PA 19101-7346
5518581	EDI: JPMORGANCHASE	Jan 30 2023 23:49:00	JPMCB CARD, PO BOX 15369, WILMINGTON, DE 19850
5518585	+ Email/Text: camanagement@mtb.com	Jan 30 2023 18:43:00	M&T BANK MORTGAGE, LENDING SERVICES CORRESPONDENCE ADDRESS, PO BOX 1288, BUFFALO, NY 14240-1288
5518588	+ Email/Text: NissanBKNotices@nationalbankruptcy.com	Jan 30 2023 18:43:00	NISSAN INF LT, PO BOX 660366, DALLAS, TX 75266-0366
5518590	+ Email/Text: collections@sidneyfcu.org	Jan 30 2023 18:43:00	SIDNEY FCU, 42 UNION STREET, SIDNEY, NY 13838-1440
5518591	+ Email/Text: bankruptcy@sw-credit.com	Jan 30 2023 18:43:00	SW CREDIT SYS, 4120 INTERNATIONAL PKWY STE 1100, CARROLLTON, TX 75007-1958
5518592	+ EDI: RMSC.COM	Jan 30 2023 23:49:00	SYNCB/PPC, PO BOX 965015, ORLANDO, FL 32896-5015
5518657	+ EDI: RMSC.COM	Jan 30 2023 23:49:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5518593	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Jan 30 2023 18:43:00	TBOM/FORTIVA, PO BOX 105555, ATLANTA, GA 30348-5555
5518594	EDI: CITICORP.COM	Jan 30 2023 23:49:00	THD/CBNA, PO BOX 6497, SIOUX FALLS, SD 57117-6497
5518597	+ Email/Text: ra-li-occ-esbkpt-hbg@pa.gov	Jan 30 2023 18:43:00	UNEMPL COMP TAX MATTERS, HARRISBURG CASES L&I OFF CHIEF COUNSEL, 651 BOAS STREET 10TH FLOOR, HARRISBURG, PA 17121-0751
5518598	EDI: WFFC2	Jan 30 2023 23:49:00	WELLS FARGO CARD SERVICES, PO BOX 14517, DES MOINES, IA 50306-3517
5518599	Email/Text: bankruptcy_notices@wgresorts.com	Jan 30 2023 18:43:00	WESTGATE RESORTS, 5601 WINDHOVER DRIVE, ORLANDO, FL 32819

TOTAL: 27

## BYPASSED RECIPIENTS

District/off: 0314-1  
Date Rcvd: Jan 30, 2023

User: AutoDocke  
Form ID: 309I

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The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5518584		LIEN HOLDER
5518579	*	IRS CENTRALIZED INSOLVENCY ORGANIZATION, PO BOX 7346, PHILADELPHIA, PA 19101-7346

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 01, 2023                      Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 30, 2023 at the address(es) listed below:

Name	Email Address
Jack N Zaharopoulos	TWecf@pamd13trustee.com
Kara Katherine Gendron	on behalf of Debtor 1 Stephen Marc Troy karagendronecf@gmail.com;doriemott@aol.com;bethsnyderecf@gmail.com;mottgendronecf@gmail.com;ecf.mottgendron@gmail.com;MottGendronLaw@jubilee bk.net
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 3

**Information to identify the case:**

Debtor 1:	<b>Stephen Marc Troy</b>	Social Security number or ITIN: xxx-xx-9927
	First Name Middle Name Last Name	EIN: --_-----
Debtor 2:		Social Security number or ITIN: -----
(Spouse, if filing)	First Name Middle Name Last Name	EIN: --_-----
United States Bankruptcy Court:	Middle District of Pennsylvania	Date case filed for chapter: 13 1/27/23
Case number:	1:23-bk-00180-HWV	

**Official Form 309I****Notice of Chapter 13 Bankruptcy Case**

04/19/21

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [pacer.uscourts.gov](http://pacer.uscourts.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Stephen Marc Troy	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	15 N Middlesex Road Carlisle, PA 17013	
<b>4. Debtor's attorney</b> Name and address	Kara Katherine Gendron Mott & Gendron Law 125 State Street Harrisburg, PA 17101	Contact phone 717 232-6650 Email: karagendron@gmail.com
<b>5. Bankruptcy trustee</b> Name and address	Jack N Zaharopoulos Standing Chapter 13 (Trustee) 8125 Adams Drive, Suite A Hummelstown, PA 17036	Contact phone 717-566-6097 Email: info@pamd13trustee.com
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://pacer.uscourts.gov">pacer.uscourts.gov</a> .	Ronald Reagan Federal Building 228 Walnut St, Rm 320 Harrisburg, PA 17101-1737	Hours open: Monday – Friday 9:00 AM to 4:00 PM Contact phone (717) 901-2800 Date: 1/30/23

**For more information, see page 2**

**Receiving Court Issued Orders and Notices by E-Mail:** (1) Anyone can register for the Electronic Bankruptcy Noticing program at [ebn.uscourts.gov](http://ebn.uscourts.gov). (2) Only Debtors can register for DeBN (Debtor's Electronic Bankruptcy Noticing) by filing a DeBN Request form ([www.pamb.uscourts.gov/debn-form](http://www.pamb.uscourts.gov/debn-form)), with the Clerk of Court. Both options are **FREE** and allow the clerk to quickly send you Court Issued Orders and Notices by E-Mail.

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